

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MARYLAND  
BALTIMORE

IN RE: BCN#: 18-20102  
RACHEL H. PALMER Chapter 13  
Debtor

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WELLS FARGO BANK, NATIONAL  
ASSOCIATION, SUCCESSOR BY MERGER  
TO WELLS FARGO BANK MINNESOTA,  
NATIONAL ASSOCIATION, AS TRUSTEE  
FOR REPERFORMING LOAN REMIC TRUST  
CERTIFICATES, SERIES 2003-R1  
and its assignees and/or  
successors in interest,

**NOTICE OF DEFAULT**

Movant/Secured Creditor

v.

RACHEL H. PALMER

Debtor  
Respondents

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I, the undersigned attorney and Agent for WELLS FARGO BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE FOR REPERFORMING LOAN REMIC TRUST CERTIFICATES, SERIES 2003-R1, hereby certify, to the best of my knowledge, information, and belief, that the following is true and correct;

1. On March 16, 2020 this Court entered an Order in the above-styled case providing that the debtor was to have cured all post-petition arrearages. The Order also states that in the event that the Debtor should fail to make the payments by the dates in accordance with the terms of said order, by the dates indicated or if the Debtor should default in making future monthly, post-petition payments, the movant may file with this Court and mail to all interested parties, a notice describing the alleged default.

2. As April 10, 2020, the Movant has not received the post-petition payments that were due as follows:

March 1, 2020 to April 1, 2020	\$1,107.08
regular monthly payment at \$553.54:	
March 15, 2020 regular monthly stip payment at	\$446.91

\$446.91:

Suspense/Unapplied Balance

\$(446.91)

BK Attorney Fees

\$100.00

3. The present amount necessary to cure this default is \$1,207.08 through April 10, 2020.

4. This Notice Of Default is being filed in accord with the Court Order of March 16, 2020, the Order stipulating that the default must be cured within 12 days of the mailing of this notice, or that a response must be filed to said notice denying the default and requesting a hearing.

SHAPIRO & BROWN, LLP  
Attorney for Movant

By: /s/ Malcolm B. Savage, III  
William M. Savage, Esquire  
Federal I.D. Bar No. 06335  
Kristine D. Brown, Esquire  
Federal I.D. Bar No. 14961  
Zohaib Ahmed, Esquire  
Federal I.D. Bar No. 21167  
Kimberly F. Outlaw, Esquire  
Federal I.D. Bar No. 21186  
Gregory N. Britto, Esquire  
Federal I.D. Bar No. 22531  
Malcolm B. Savage, III, Esquire  
Federal I.D. Bar No. 20300  
SHAPIRO & BROWN, LLP  
Shapiro & Brown, LLP  
10021 Balls Ford Road, Suite 200  
Manassas, Virginia 20109  
(703) 449-5800  
ecf@logs.com

17-271146

CERTIFICATE OF SERVICE

I hereby certify that on the 10th day of April, 2020, the following person(s) were served a copy of the foregoing Notice in the manner described below:

Via CM/ECF Electronic Notice

KIM D. PARKER  
2123 MARYLAND AVENUE  
BALTIMORE, MD 21218

Debtor's Attorney

Robert S. Thomas, II  
300 E Joppa Road, Suite 409  
Towson, MD 21286

Chapter 13 Trustee

Via First Class Mail, Postage Prepaid:

Rachel H Palmer  
11 S. Rosedale Street  
Baltimore, MD 21229

Debtor(s)

/s/ Malcolm B. Savage, III  
William M. Savage, Esquire  
Federal I.D. Bar No. 06335  
Kristine D. Brown, Esquire  
Federal I.D. Bar No. 14961  
Zohaib Ahmed, Esquire  
Federal I.D. Bar No. 21167  
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